

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
: Expected Art Unit: 2764
Rule 53(b) Continuation :
of Serial No. 09/034,561 :
filed March 3, 1998 :
: Expected Examiner: R. Alvarez
File concurrently herewith :
:
:
For: ELECTRONIC BILL PROCESSING

PRELIMINARY AMENDMENT

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

Sir:

This preliminary amendment is directed to the accompanying Rule 53(b) continuation application, which is a continuation of the above referenced application. Please amend the above-identified application as follows:

IN THE TITLE

Please amend the title to read "CHECK METAPHOR FOR ELECTRONIC PAYMENT AUTHORIZATION".

IN THE SPECIFICATION

Please amend the specification as follows:

Page 28, line 27, change "billers" to --bills--.

Page 32, line 13, change "12a" to -12A--.

IN THE CLAIMS

Please cancel claim 1.

Please add new claims 34-60 as follows:

34. A process for electronically authorizing and initiating payment, comprising:

receiving payment information including a date which pre-dates a due date of a payment by an amount of time corresponding to a time period for making payment in a particular manner;

displaying the received payment information in the form of a check with the date displayed as a date of the check;

receiving a user authorization to proceed with the payment;
and

transmitting an instruction to initiate the payment in the particular manner on the check date based on the received user authorization.

35. A process according to claim 34, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of payment is the first type payment mode, the check date pre-dates the due date of the payment by a first amount corresponding to the time period for making the payment using the first type payment mode; and

if the particular manner of payment is the second type payment mode, the check date pre-dates the due date of the payment by a second amount, different than the first amount, corresponding to the time period for making the payment using the second type payment mode.

36. A process according to claim 35, wherein:

the first type payment is payment by hard copy check; and
the second type payment is payment by an electronic fund transfer.

37. A process according to claim 34, further comprising:

receiving another user authorization to proceed with the payment on a periodic basis;

wherein the transmitted instruction is also an instruction to initiate the payment in the particular manner on a periodic basis after the check date based on received other user authorization.

38. A process according to claim 34, further comprising:

receiving payment status information; and

displaying the received payment status information.

39. A process according to claim 38, wherein:

the displayed payment status information includes an indication that the payment has been made.

40. A process according to claim 34, further comprising:

receiving other payment information including another date which pre-dates a due date of another payment by the amount of time corresponding to the time period for making payment in the particular manner;

displaying the other payment information in the form of another check with the other date displayed as a date of the other check;

receiving a user command to modify the displayed other check date;

displaying the other payment information in the form of the other check with the modified other check date, based on the user command;

receiving another user authorization to proceed with the other payment; and

transmitting another instruction to initiate the other payment in the particular manner on the modified other check date based on the received other user authorization.

41. A process according to claim 34, wherein the received payment information includes multiple biller identifiers, each representing a respective biller, and further comprising:

receiving a user command selecting one of the multiple biller identifiers;

wherein the displayed payment information includes a name of the biller represented by the selected biller identifier as a payee on the check, the check date is a date associated with a due date of a bill of the selected biller and is displayed based upon selection of the biller, and the transmitted instruction initiates the payment to the displayed check payee.

42. A process according to claim 34, further comprising:

receiving bill information; and

displaying the received bill information with the received payment information on the single screen.

43. A process according to claim 42, further comprising:

displaying, on the single screen, at least one of a first indicator which can be activated by a user command to access terms and conditions associated with the displayed bill information, a second indicator which can be activated by a user

command to access advertisements; a third indicator which can be activated by a user command to access customer care.

44. A system for generating an electronic payment authorization, comprising:

a processor configured to receive payment information including a date which pre-dates a due date of a payment by an amount of time corresponding to a time period for making payment in a particular manner;

a display configured to display the received payment information in the form of a check with the date displayed as a date of the check;

an input device configured to receive a user authorization to proceed with the payment; and

wherein the processor is further configured to generate an instruction initiate the payment in the particular manner on the check date based on the received user authorization.

45. A system according to claim 44, wherein:

the particular manner of making payment is one of a first type payment mode and a second type payment mode;

if the particular manner of payment is the first type payment mode, the check date pre-dates the due date of the payment by a first amount corresponding to the time period for making the payment using the first type payment mode; and

if the particular manner of payment is the second type payment mode, the check date pre-dates the due date of the payment by a second amount, different than the first amount, corresponding to the time period for making the payment using the second type payment mode.

46. A system according to claim 45, wherein:

the first type payment mode is payment by hard copy check;
and

the second type payment mode is payment by an electronic
fund transfer.

47. A system according to claim 44, wherein:

the input device is further configured to receive another
user authorization of payment on a periodic basis;

the processor is further configured to generate the
instruction to initiate the payment in the particular manner on
a periodic basis after the check date based on the received
other user authorization.

48. A system according to claim 44, wherein:

the processor is further configured to receive payment
status information;

the display is further configured to display the payment
status information.

49. A system according to claim 48, wherein:

the again displayed information includes a cancelled check
stamp as an indication that the payment status is that the
payment has been made.

50. A system according to claim 44, wherein:

the processor is further configured to receive other
payment information including another date which pre-dates
another due date of another payment by the amount of time
corresponding to the time period for making payment in the
particular manner;

the display is further configured to display the other payment information in the form of another check with the other date displayed as a date the other check;

the input device is further configured to receive a user command to modify the displayed other check date;

the display is further configured to display the other payment information with the modified check date, based on the user command;

the input device is further configured to receive another user authorization to proceed with the other payment; and

the processor is further configured to generate another instruction to initiate the other payment in the particular manner on the modified check date based on the received other user authorization.

51. A system according to claim 44, wherein:

the received payment information includes multiple biller identifiers each representing a respective biller;

the input device is further configured to receive a user command selecting one of the multiple biller identifiers;

the displayed payment information includes a name of the biller represented by the selected biller identifier as the payee on the check; and

the processor is further configured to generate the instruction to initiate the payment to the displayed check payee.

52. A system according to claim 44, wherein:

the processor is further configured to receive detailed bill information; and

the display is further configured to display the received bill information with the received payment information on the single screen.

53. A system according to claim 52, wherein:

the display is further configured to display, on the single screen, at least one of a first indicator which can be activated by a user command to access terms and conditions associated with the displayed bill information, a second indicator which can be activated by a user command to access advertisements; a third indicator which can be activated by a user command to access customer care.

54. A single screen display for electronically presenting bill payment information, comprising:

a named payee; and

a date which pre-dates a due date, of a payment to the selected biller named in the payee area, by an amount of time corresponding to a time period for making payment in a particular manner;

wherein the named payee and the date are displayed in a check format.

55. A single screen according to claim 54, further comprising:

a listing of multiple billers;

wherein the named payee represents one of the multiple billers selected from the listing.

56. A single screen according to claim 54, further comprising:

a periodic payment information area in the check format, including selectable periodic payment periods.

57. A single screen according to claim 54, further comprising:
an indication of the status of the payment.

58. A single screen according to claim 57, wherein the
indication is a cancelled check stamp.

59. A single screen according to claim 54, further comprising:
detailed bill information.

60. A single screen according to claim 59, further comprising:
at least one of a first indicator which can be activated by
a user command to access terms and conditions associated with
the displayed bill information, a second indicator which can be
activated by a user command to access advertisements; a third
indicator which can be activated by a user command to access
customer care.

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute
therefor the abstract attached hereto on a separate sheet.

REMARKS

This preliminary amendment is submitted simultaneous with the filing of a Rule 53(b) continuation of pending Application Serial No. 09/034,561, filed March 3, 1998, which has been noticed for allowance.

The specification is amended to correct a minor editorial error. Additionally, the title and abstract have been amended to better reflect the invention to which the present application is directed. Care has been taken to avoid the addition of new matter.

As originally filed, parent '561 application included claims 1-33. Claim 1 is cancelled herein and claims 2-33 are cancelled in the Submittal Form for the present continuation application. New claims 34-60 are added by this preliminary amendment.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN



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ABSTRACT

To electronically authorize and initiate payment, payment information including a date which pre-dates a due date of a payment by an amount of time corresponding to a time period for making payment in a particular manner. The received payment information is displayed in the form of a check, with the date displayed as a date on the check. A user authorization to proceed with the payment is received. An instruction to initiate the payment in the particular manner on the check date is transmitted based on the received user authorization.